

Information to identify the case:

Debtor 1	Jamie L. Colesnik	Social Security number or ITIN	xxx-xx-6593
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-23789-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jamie L. Colesnik

5/10/22

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jamie L. Colesnik
Debtor

Case No. 16-23789-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 10, 2022

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 12, 2022:

Recip ID	Recipient Name and Address
db	+ Jamie L. Colesnik, 1836 Middle St., Pittsburgh, PA 15215-2719
cr	+ U.S. Bank Trust National Association, not in its i, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
14302918	+ Allegheny County, c/o Jordan Tax Servicing, PO Box 200, Bethel Park, PA 15102-0200
15174799	+ American Credit Acceptance, Po Box 4419, Wilmington, OH 45177-4419
14302920	+ Brue Morrison M.D., 200 Delafield Rd., #2010, Pittsburgh, PA 15215-3234
14302926	+ Dollar Smart, c/o AAS Debt Recovery, PO Box 129, Monroeville, PA 15146-0129
14302927	+ Dr. Eric Gazica, Family Dentistry, 105 Hoffman St., Glenshaw, PA 15116-2277
14302929	+ Fox Chapel Area School District, c/o Jordan Tax Service, PO Box 200, Bethel Park, PA 15102-0200
14356480	+ Fox Chapel School District, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
14302930	+ Kondaur Capital Corporation, 333 South Anita Dr., Suite 400, Orange, CA 92868-3314
14302931	+ Larry Suher & Associates, 4328 Old William Flynn Hwy., Monroeville, PA 15146-1496
14302932	+ McKesson Patient Care Solutions, Inc., Airside Business Park, PO Box 1135, Coraopolis, PA 15108-6135
14302933	+ National City Bank/PNC Bank, c/o Weltman, Weinberg & Reis, Suite 2500, Koppers Bldg., 436 Seventh Ave., Pittsburgh, PA 15219-1842
14302934	+ Omega Federal Credi Union, PO Box 15038, Pittsburgh, PA 15237-0038
14302936	+ Peoples Gas, PO Box 535323, Pittsburgh, PA 15253-5323
14302938	Sharpsburg Borough, c/o Keystone Collection Group, 564 Wendel Rd., Irwin, PA 15642
14302939	+ Soxman & Buzzatto LLC, 3942 William Flynn Hwy., Allison Park, PA 15101-3609
14734941	+ Trifera, LLC, 2003 Western Avenue, Suite 340, Seattle, WA 98121-2162
15354560	U.S. Bank Trust National Association, PO Box 814609, Dallas, TX 75381-4609
14942634	U.S. Bank Trust National Association, as trustee f, PO Box 814609, Dallas, TX 75381-4609
14302942	+ UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472

TOTAL: 21

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	May 11 2022 03:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 10 2022 23:45:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 11 2022 03:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 10 2022 23:45:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	May 11 2022 03:43:00	Capital One Auto Finance, a division of Capital On, c/o AIS Portfolio Services, LP, f/k/a AIS Data Services, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	Email/Text: ECF@fayservicing.com		

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		May 10 2022 23:45:00	Fay Servicing LLC, PO Box 814609, Dallas, TX 75381-4609
cr	+ Email/Text: ebnpeoples@grblaw.com		
		May 10 2022 23:45:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Email/Text: bncmail@w-legal.com		
		May 10 2022 23:45:00	Trifera, LLC, c/o Weinstein & Riley, P.S., 2001 Western Avenue, Suite 400, Seattle, WA 98121-3132
cr	^ MEBN		
		May 10 2022 23:41:26	U.S. Bank Trust National Association, not in its i, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
14302919	EDI: BANKAMER.COM		
		May 11 2022 03:43:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
14302921	EDI: CAPONEAUTO.COM		
		May 11 2022 03:43:00	Capital One Auto Finance, PO Box 60511, City of Industry, CA 91716-0511
14309595	+ EDI: AISACG.COM		
		May 11 2022 03:43:00	Capital One Auto Finance, c/o Ascension Capital Gr, P.O. Box 201347, Arlington, TX 76006-1347
14302922	+ EDI: PRA.COM		
		May 11 2022 03:43:00	Capital One Bank, c/o Portfolio Recovery Assoc., 120 Corporate Blvd., Norfolk, VA 23502-4952
14302923	+ EDI: CONVERGENT.COM		
		May 11 2022 03:43:00	Citizens Bank, c/o Convergent Outsourcing, 830 SW 39th St., PO Box 9004, Renton, WA 98057-9004
14320839	+ Email/Text: ebnjts@grblaw.com		
		May 10 2022 23:45:00	County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
14302925	+ EDI: CRESCENTBANK.COM		
		May 11 2022 03:43:00	Crescent Bank, 5401 Jefferson Hwy., Suite D, New Orleans, LA 70123-4232
14306228	+ EDI: CRESCENTBANK.COM		
		May 11 2022 03:43:00	Crescent Bank & Trust, P O Box 61813, New Orleans, LA 70161-1813
14302928	+ Email/Text: kbarkley@bernsteinlaw.com		
		May 10 2022 23:45:00	Duquesne Light Co., 411 Seventh Ave., Pittsburgh, PA 15219-1942
14367726	+ Email/Text: kbarkley@bernsteinlaw.com		
		May 10 2022 23:45:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14302935	Email/Text: bankruptcy@payliance.com		
		May 10 2022 23:45:00	Payliance, 2 Easton Oval, Suite 310, Columbus, OH 43219
14359054	EDI: PRA.COM		
		May 11 2022 03:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14347970	+ Email/Text: ebnpeoples@grblaw.com		
		May 10 2022 23:45:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828
14302937	+ EDI: RMCB.COM		
		May 11 2022 03:43:00	Quest Diagnostics, c/o American Medical Collection Agency, 4 West Chester Plaza, Bldg. # 4, Elmsford, NY 10523-1615
14307839	+ EDI: RMCB.COM		
		May 11 2022 03:43:00	Quest Diagnostics, c/o American Medical Collection Agency, 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615
14302940	+ Email/Text: amieg@stcol.com		
		May 10 2022 23:44:00	St. Margarets Hospital, c/o State Collection Service, 2509 S. Stoughton Rd., Madison, WI 53716-3314
15354560	^ MEBN		
		May 10 2022 23:41:26	U.S. Bank Trust National Association, PO Box 814609, Dallas, TX 75381-4609
14942634	^ MEBN		
		May 10 2022 23:41:27	U.S. Bank Trust National Association, as trustee f, PO Box 814609, Dallas, TX 75381-4609
14302941	+ EDI: PARALONMEDCREDIT		

District/off: 0315-2

User: auto

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May 11 2022 03:43:00

UPMC, c/o Medcredit Inc., PO Box 1629,
Maryland Heights, MO 63043-0629

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Allegheny County
cr		Duquesne Light Company
cr		Land Home Financial Services, Inc. as servicer for
cr	*	U.S. Bank Trust National Association, as trustee f, PO Box 814609, Dallas, TX 75381-4609

TOTAL: 3 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 12, 2022

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 10, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Land Home Financial Services Inc. as servicer for Trifera, LLC bnicholas@kmlawgroup.com
James A. Prostko	on behalf of Creditor Trifera LLC jprostko@c-vlaw.com, jamesprostko@gmail.com
Jeffrey R. Hunt	on behalf of Creditor Allegheny County jhunt@grblaw.com
Kenneth Steidl	on behalf of Debtor Jamie L. Colesnik julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;jfriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com
Lauren Moyer	on behalf of Creditor Fay Servicing LLC lmoyer@friedmanvartolo.com bankruptcy@friedmanvartolo.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 9